

PATENT APPLICATION

7/13/03.2204  
CW

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Elliott et al.  
Serial No.: 09/976,607  
Filing Date: October 12, 2001

Examiner: TBD  
Art Unit: 3624  
Our File No.: 33836.00.0013  
Docket No.: 33836000013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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03/04/04  
Date

*Karenina Oliver*  
Karenina Oliver

**PRELIMINARY AMENDMENT**

Dear Sir:

Applicant respectfully submits, for the Examiner's consideration, the following preliminary amendment.

Amendments to the claims begin on page 2.

Remarks begin on page 8.